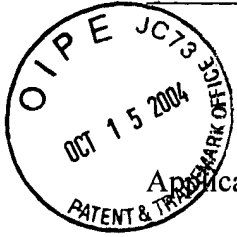


PATENT

Docket No: 3892-4002



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/981,358

Examiner: Greene

Filed: October 15, 2001

For: SYSTEM AND METHOD FOR SECURE DATA AND FUNDS TRANSFER

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop _____
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Restriction Requirement mailed August 9, 2004, Applicants respectfully submit the following Response to Restriction Requirement. A petition and fee for a one month extension of time is included herewith. No additional fees are believed due in connection with this Response. However, the Commissioner is authorized to charge any fees or credit any overpayments which may be required for this paper to our deposit account no. 13-4500, order no. 3892-4002.

REMARKS

The Restriction Requirement mailed on August 9, 2004 provides that restriction to one of the following inventions is required under 35 U.S.C. §121:

"I. Claims 1, 5, and 16, are drawn to transferring data and electronic funds, classified in class 705 & 713, subclass 75 & 176.